



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [UNITED COMMUNITY BANKS, INC.](#)

City/State [GREENVILLE, SC](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [23,692,809](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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[GREENVILLE, SC 29601](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	24,273,624			18,671,918			19,220,679			15,406,287			12,678,361																	
Net income (\$000)	196,022			217,783			269,803			164,091			185,720																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3	2.79	64	2.94	2.65	71	2.86	2.60	68	3.27	2.77	82	3.69	3.01	83															
+ Non-interest income	0.61	0.94	33	0.86	1.09	45	0.82	1.04	42	1.01	1.21	48	0.86	1.32	34															
- Overhead expense	1.94	2.18	38	2.04	2.21	42	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45															
- Provision for credit losses	0.24	0.10	88	-0.26	-0.12	19	-0.20	-0.09	23	0.49	0.51	51	0.10	0.15	46															
+ Securities gains (losses)	-0.02	0	8	0	0.01	45	0	0.01	45	0	0.02	50	-0.01	0.01	13															
+ Other tax equivalent adjustments	0	0	15	0	0	49	0	0	46	0	0	10	0	0	42															
= Pretax net operating income (tax equivalent)	1.39	1.46	47	2.03	1.76	71	1.83	1.66	68	1.38	1.04	75	1.90	1.56	79															
Net operating income	1.08	1.10	47	1.56	1.34	74	1.40	1.26	70	1.07	0.81	73	1.46	1.19	80															
Net income	1.08	1.10	46	1.56	1.34	75	1.40	1.26	70	1.07	0.82	72	1.46	1.19	80															
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.44	3.36	57	3.33	3.12	61	3.23	3.06	59	3.93	3.55	72	4.76	4.41	74															
Interest expense	0.18	0.35	24	0.18	0.26	36	0.17	0.25	35	0.40	0.52	37	0.72	1.08	23															
Net interest income (tax equivalent)	3.26	3.01	65	3.15	2.85	67	3.07	2.80	65	3.54	3.01	79	4.04	3.33	80															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.03	0.09	42	0	0.12	12	0	0.11	11	0.17	0.27	46	0.14	0.21	46															
Earnings coverage of net loan and lease losses (X)	94.05	36.38	77	-1,161.62	26.30	1	8,152.13	39.72	99	15.54	22.91	58	20.61	24.40	61															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1	1.17	33	0.89	1.32	20	0.87	1.23	22	1.20	1.58	29	0.70	0.83	38															
Allowance for loan and lease losses / Total loans and leases	1	1.15	35	0.88	1.30	22	0.87	1.20	23	1.19	1.55	30	0.70	0.81	40															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.26	0.39	36	0.42	0.58	39	0.29	0.49	25	0.54	0.71	41	0.40	0.57	34															
30–89 days past due loans and leases / Total loans and leases	0.14	0.33	30	0.07	0.29	10	0.06	0.32	7	0.18	0.39	24	0.22	0.43	26															
Liquidity and Funding																														
Net noncore funding dependence	-4.39	5.89	12	-14.57	-3.31	18	-17.20	-2.33	10	-10.90	3.20	12	-2.52	14.45	9															
Net short-term noncore funding dependence	-5.74	0.87	17	-16.05	-9.17	24	-18.59	-7.71	16	-13.23	-4.76	19	-4.55	3.38	19															
Net loans and leases / Total assets	62.28	63.09	42	57.27	58.81	43	55.85	58.67	41	63.72	61.58	46	68.19	63.77	51															
Capitalization																														
Tier 1 leverage ratio	9.41	9.22	62	9.15	9.07	57	8.75	8.98	49	9.28	9.13	55	10.34	9.76	66															
Holding company equity capital / Total assets	11.12	9.68	72	10.89	10.79	54	10.61	10.71	51	11.28	11.16	51	12.66	12.43	53															
Total equity capital (including minority interest) / Total assets	11.12	9.81	71	10.89	10.91	52	10.61	10.82	49	11.28	11.29	48	12.66	12.57	52															
Common equity tier 1 capital / Total risk-weighted assets	12.13	11.79	57	12.63	12.64	55	12.46	12.42	56	12.31	12.38	55	12.97	12.17	75															
Net loans and leases / Equity capital (X)	5.60	6.64	31	5.26	5.47	48	5.27	5.53	46	5.65	5.58	53	5.39	5.21	56															
Cash dividends / Net income	37.69	31.93	59	25.78	27.22	48	28.17	28.27	48	38.91	42.30	47	29.40	33.12	43															
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02																
Growth Rates																														
Assets	21.59	6.04	85	13.52	9.51	70	17.73	10.50	80	37.76	16.68	92	2.72	9.26	26															
Equity capital	24.14	-3.83	89	7.88	7.52	67	10.70	7.46	76	22.73	6.99	89	12.22	10.49	70															
Net loans and leases	32.22	14.48	87	-5.37	-0.66	30	3.20	3.36	56	28.72	9.07	88	5.61	9.10	49															
Noncore funding	7.47	36.20	38	-28.57	-21.64	41	-25.58	-14.79	32	26.30	-12.18	90	-49.84	6.59	0															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	11.26	11.91	57	10.98	10.65	63	10.49	10.95	59	14.64	13.56	67	11.90	13.04	65															
Equity investment in subsidiaries / Equity capital	101.49	104.01	42	101.10	103.15	42	97.82	103.22	18	101.11	102.81	41	110.97	103.22	84															
Cash from ops + noncash items + op expense / Op expense + dividends	112.57	118.32	49	137.16	155.61	50	242.27	154.48	82	217.27	147.24	81	56.15	190.27	8															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	473,949	377,525	499,447	489,176	468,965	25.54	109.35
Income from lease financing receivables.....	2,461	2,624	3,501	3,620	3,361	-6.21	
Fully taxable income on loans and leases.....	473,785	378,018	500,100	489,725	469,176	25.33	110.07
Tax-exempt income on loans and leases.....	2,625	2,131	2,848	3,071	3,150	23.18	207.02
Estimated tax benefit on income on loans and leases.....	901	731	977	1,053	1,080	23.18	65.49
Income on loans and leases (tax equivalent).....	477,311	380,880	503,925	493,849	473,406	25.32	110.33
Investment interest income (tax equivalent).....	93,391	53,502	73,634	63,874	74,994	74.56	72.27
Interest on balances due from depository institutions.....	5,166	1,227	2,078	1,711	2,148	321.03	884.00
Interest income on other earning assets.....	358	330	430	614	1,094	8.48	-71.20
Total interest income (tax equivalent).....	576,226	435,939	580,067	560,048	551,642	32.18	103.67
Interest on time deposits of \$250K or more	1,077	1,272	1,500	5,078	6,338	-15.33	61.71
Interest on time deposits < \$250K.....	1,242	2,116	2,280	15,624	27,721	-41.30	-65.41
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	14,993	8,594	11,066	21,069	32,799	74.46	115.48
Interest on other borrowings and trading liabilities.....	6,440	6,872	8,865	8,261	10,905	-6.29	-51.47
Interest on subordinated debt and mandatory convertible securities	6,102	4,694	6,049	6,204	5,553	30.00	
Total interest expense.....	29,854	23,548	29,760	56,236	83,316	26.78	21.93
Net interest income (tax equivalent).....	546,372	412,391	550,307	503,812	468,326	32.49	111.42
Non-interest income.....	110,697	119,894	157,533	155,337	108,788	-7.67	66.67
Adjusted operating income (tax equivalent)	657,069	532,285	707,840	659,149	577,114	23.44	102.27
Overhead expense.....	353,351	285,512	394,517	371,492	321,613	23.76	84.94
Provision for credit losses.....	44,082	-36,903	-37,550	75,204	13,102		1979.34
Securities gains (losses)	-3,688	41	83	748	-1,021		
Other tax equivalent adjustments	-1	0	0	-1	0		
Pretax net operating income (tax equivalent).....	253,483	284,566	351,823	212,914	241,358	-10.92	92.24
Applicable income taxes	53,898	63,758	77,962	45,355	52,992	-15.46	6.22
Tax equivalent adjustments	3,563	3,025	4,058	3,468	2,646	17.79	158.75
Applicable income taxes (tax equivalent).....	57,461	66,783	82,020	48,823	55,638	-13.96	10.25
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	196,022	217,783	269,803	164,091	185,720	-9.99	145.84
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	196,022	217,783	269,803	164,091	185,720	-9.99	145.84
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	196,022	217,783	269,803	164,091	185,720	-9.99	145.84
Investment securities income (tax equivalent).....	93,391	53,502	73,634	63,874	74,994	74.56	72.27
US Treasury and agency securities (excluding mortgage-backed securities)	6,885	3,921	5,723	3,387	3,539	75.59	168.84
Mortgage-backed securities	65,931	34,008	46,861	42,295	50,771	93.87	123.65
All other securities	20,575	15,573	21,050	18,192	20,684	32.12	-7.19
Cash dividends declared.....	73,888	56,148	76,016	63,843	54,601	31.60	261.38
Common	68,731	50,991	69,141	60,310	54,601	34.79	236.16
Preferred.....	5,157	5,157	6,875	3,533	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	3.17	3.12	59	3.11	2.90	65	3.02	2.85	64	3.64	3.27	72	4.35	4	74
Less: Interest expense.....	0.16	0.33	24	0.17	0.24	38	0.15	0.23	37	0.37	0.48	37	0.66	0.98	26
Equals: Net interest income (tax equivalent).....	3	2.79	64	2.94	2.65	71	2.86	2.60	68	3.27	2.77	82	3.69	3.01	83
Plus: Non-interest income.....	0.61	0.94	33	0.86	1.09	45	0.82	1.04	42	1.01	1.21	48	0.86	1.32	34
Equals: adjusted operating income (tax equivalent).....	3.61	3.77	45	3.80	3.80	57	3.68	3.70	51	4.28	4.04	67	4.55	4.41	60
Less: Overhead expense.....	1.94	2.18	38	2.04	2.21	42	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45
Less: Provision for credit losses.....	0.24	0.10	88	-0.26	-0.12	19	-0.20	-0.09	23	0.49	0.51	51	0.10	0.15	46
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	-0.02	0	8	0	0.01	47	0	0.01	45	0	0.02	50	-0.01	0.01	13
Plus: other tax equivalent adjustments.....	0	0	15	0	0	49	0	0	46	0	0	10	0	0	42
Equals: Pretax net operating income (tax equivalent).....	1.39	1.46	47	2.03	1.76	71	1.83	1.66	68	1.38	1.04	75	1.90	1.56	79
Less: Applicable income taxes (tax equivalent).....	0.32	0.34	44	0.48	0.41	73	0.43	0.38	72	0.32	0.23	75	0.44	0.36	76
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	1.08	1.10	47	1.56	1.34	74	1.40	1.26	70	1.07	0.81	73	1.46	1.19	80
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	1.08	1.10	46	1.56	1.34	75	1.40	1.26	70	1.07	0.82	72	1.46	1.19	80
Memo: Net income (last four quarters).....	1.06	1.10	46	1.51	1.30	72	1.40	1.26	70	1.07	0.82	72	1.46	1.19	79
Net income-BHC and noncontrolling (minority) interest.....	1.08	1.11	45	1.56	1.35	75	1.40	1.27	70	1.07	0.83	72	1.46	1.20	80
Margin Analysis	92.07	92.93	38	93.39	93.09	54	93.37	93.08	53	92.40	92.32	52	91.43	91.05	55
Average earning assets / Average assets.....	52.02	60.58	16	55.38	61.98	22	55.05	61.99	22	56.44	64.06	19	60.08	65.57	26
Average interest-bearing funds / Average assets.....	3.44	3.36	57	3.33	3.12	61	3.23	3.06	59	3.93	3.55	72	4.76	4.41	74
Interest income (tax equivalent) / Average earning assets.....	0.18	0.35	24	0.18	0.26	36	0.17	0.25	35	0.40	0.52	37	0.72	1.08	23
Interest expense / Average earning assets.....	3.26	3.01	65	3.15	2.85	67	3.07	2.80	65	3.54	3.01	79	4.04	3.33	80
Net interest income (tax equivalent) / Average earning assets.....	92.07	92.93	38	93.39	93.09	54	93.37	93.08	53	92.40	92.32	52	91.43	91.05	55
Margin Analysis	4.39	4.24	71	4.41	4.07	73	4.35	4.01	73	4.68	4.27	74	5.42	5.09	75
Average earning assets / Average assets.....	0.60	0.79	27	0.12	0.13	40	0.14	0.14	57	0.22	0.27	40	1.66	2.04	28
Average interest-bearing funds / Average assets.....	0.34	1.05	17		0.25		0.04	0.25	36		0.68			2.44	
Interest income (tax equivalent) / Average earning assets.....	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23		0.99	
Interest expense / Average earning assets.....	3.42	3.33	60	3.31	3.09	62	3.21	3.04	61	3.91	3.51	74	4.74	4.36	75
Net interest income (tax equivalent) / Average earning assets.....	1.85	1.96	44	1.56	1.77	37	1.53	1.77	34	2.32	2.25	57	2.79	2.76	54
Margin Analysis	1.63	1.38	76	1.35	1.23	59	1.38	1.14	69	1.65	1.75	52	2.26	2.32	54
US Treasury and agency securities (excluding mortgage-backed securities).....	1.78	1.87	44	1.45	1.55	42	1.42	1.57	36	2.27	2.05	68	2.75	2.61	68
Mortgage-backed securities.....	2.10	2.89	20	1.57	2.85	11	1.59	2.81	12	2.31	3.24	15	3.60	4.06	43
All other securities.....	0.18	0.35	28	0.16	0.22	36	0.14	0.21	33	0.49	0.53	50	0.93	1.10	37
Margin Analysis	0.46	0.61	33	0.62	0.70	43	0.56	0.66	42	1.52	1.42	58	2.03	1.96	53
Investment securities (tax equivalent).....	0.12	0.58	7	0.21	0.67	6	0.17	0.62	5	1.01	1.36	20	1.60	1.82	33
Margin Analysis	0.19	0.31	33	0.14	0.16	51	0.13	0.15	49	0.32	0.36	48	0.63	0.93	27
Other domestic deposits.....		0.52			0.12			0.14			0.42			1.19	
Margin Analysis	2.62	0.88	90	0	0.18	7	0	0.17	9	0.25	0.62	16	2.50	1.86	79
Interest-bearing deposits.....	3.69	1.55	98	4.52	1.29	96	4.55	1.27	96	3.27	1.50	93	2.31	2.38	46
Margin Analysis	0.32	0.54	26	0.30	0.38	43	0.28	0.37	41	0.65	0.74	46	1.09	1.49	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	110,697		119,894		157,533		155,337		108,788						
Fiduciary activities income	2,741		3,187		4,257		1,957		0						
Service charges on deposit accounts - domestic	16,431		14,747		20,004		19,489		22,971						
Trading revenue.....	1,685		2,692		3,288		6,725		0						
Investment banking fees and commissions.....	13,461		8,096		12,614		6,204		6,143						
Insurance activities revenue.....	3,830		3,427		4,631		2,776		1,592						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	14,153		3,414		4,623		-1,804		2,318						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	17,865		56,797		68,354		72,120		31,387						
Other non-interest income.....	40,531		27,534		39,762		47,870		44,377						
Total overhead expenses	353,351		285,512		394,517		371,492		321,613						
Personnel expense.....	213,424		179,123		241,066		223,772		201,111						
Net occupancy expense.....	34,259		27,275		36,978		34,109		32,518						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	5,206		2,941		4,044		4,168		4,939						
Other operating expenses.....	100,462		76,173		112,429		109,443		83,045						
Fee income on mutual funds and annuities.....	7,514		6,240		8,723		6,220		6,150						
Memoranda															
Assets under management in proprietary mutual funds and annuities	15,585		26,651		21,176		0		0						
Number of equivalent employees	2,826		2,481		2,554		2,399		2,308						
Average personnel expense per employee.....	75.52		72.20		94.39		93.28		87.14						
Average assets per employee.....	8,589.39		7,525.96		7,525.72		6,421.96		5,493.22						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.79	2.43	87	5.20	2.14	82	5.54	2.17	82	4	2.02	78	5.65	2.72	79
Overhead expenses / Net Interest Income + non-interest income	54.07	58.02	32	53.95	58.85	27	56.06	59.28	33	56.66	62.28	31	55.98	61.29	30
Percent of Average Assets															
Total overhead expense	1.94	2.18	38	2.04	2.21	42	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45
Personnel expense.....	1.17	1.20	50	1.28	1.23	63	1.25	1.21	61	1.45	1.30	66	1.59	1.41	68
Net occupancy expense.....	0.19	0.22	30	0.19	0.24	29	0.19	0.23	30	0.22	0.26	27	0.26	0.28	37
Other operating expenses.....	0.58	0.73	29	0.56	0.72	30	0.61	0.72	41	0.74	0.94	41	0.69	0.97	28
Overhead less non-interest income	1.33	1.22	56	1.18	1.08	53	1.23	1.10	57	1.40	1.25	65	1.68	1.32	73
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.78	57.55	33	53.64	58.34	28	55.74	58.83	33	56.36	61.82	31	55.73	60.64	30
Personnel expense.....	32.48	31.86	46	33.65	32.89	50	34.06	32.93	51	33.95	32.36	56	34.85	32.39	61
Net occupancy expense.....	5.21	5.98	31	5.12	6.26	30	5.22	6.23	34	5.17	6.58	27	5.63	6.52	32
Other operating expenses.....	16.08	19.14	27	14.86	18.68	19	16.45	19.18	35	17.24	22.28	31	15.25	21.20	13
Total non-interest income	16.85	24.10	34	22.52	28.20	37	22.26	27.67	39	23.57	28.83	41	18.85	29.23	28
Fiduciary activities income	0.42	2.13	35	0.60	2.27	35	0.60	2.20	37	0.30	2.09	33	0	1.97	14
Service charges on domestic deposit accounts	2.50	3.30	38	2.77	3.25	40	2.83	3.27	40	2.96	3.27	42	3.98	3.88	49
Trading revenue.....	0.26	0.57	63	0.51	0.68	68	0.46	0.62	67	1.02	1.28	66	0	1.18	22
Investment banking fees and commissions.....	2.05	2.15	63	1.52	2.46	53	1.78	2.58	55	0.94	2.46	39	1.06	3.54	37
Insurance activities revenue.....	0.58	0.36	75	0.64	0.38	76	0.65	0.36	77	0.42	0.41	72	0.28	0.47	68
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	2.15	1.23	79	0.64	0.56	68	0.65	0.60	72	-0.27	0.01	17	0.40	0.28	73
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.72	1.19	82	10.67	3.64	89	9.66	3.30	88	10.94	3.92	86	5.44	1.86	90
Other non-interest income.....	6.17	8.80	40	5.17	9.39	25	5.62	9.27	28	7.26	9.65	42	7.69	10.04	44
Overhead less non-interest income	36.93	32.79	58	31.11	29.67	46	33.48	30.52	54	32.79	31.93	48	36.88	31.06	61
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.26	21.50	47	22.41	21.49	57	22.16	21.18	62	21.30	18.63	63	21.96	20.56	62
Applicable income tax + TE / Pretax net operating income + TE	22.67	23.57	41	23.47	23.11	59	23.31	22.67	62	22.93	21.18	59	23.05	23.23	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	10,979,538	8,221,358	8,673,217	7,967,464	6,777,509	33.55	95.02	
Commercial and industrial loans	3,436,486	2,825,973	2,926,202	3,302,874	1,904,224	21.60	233.51	
Loans to individuals	404,645	140,748	137,048	144,282	126,828	187.50	-21.76	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	15,116	6,049	4,569	6,418	7,196	149.89	177.66	
Other loans and leases	68,666	65,333	63,419	55,210	55,280	5.10	36.95	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	14,904,451	11,259,461	11,804,455	11,476,248	8,871,037	32.37	106.06	
Less: Allowance for loan and lease losses	148,502	99,620	102,532	137,010	62,089	49.07	153.39	
Net loans and leases	14,755,949	11,159,841	11,701,923	11,339,238	8,808,948	32.22	105.67	
Debt securities that reprice or mature in over 1 year	5,186,322	4,119,363	4,410,853	2,706,142	1,955,873	25.90	116.01	
Mutual funds and equity securities	14,002	1,283	1,302	1,687	1,973	991.35	24464.91	
Subtotal	19,956,273	15,280,487	16,114,078	14,047,067	10,766,794	30.60	108.41	
Interest-bearing bank balances	92,506	1,581,916	2,082,148	1,370,911	286,282	-94.15	77.61	
Federal funds sold and reverse repos	45,000	0	27,000	0	0			
Debt securities that reprice or mature within 1 year	1,352,968	1,215,396	1,242,069	938,941	602,242	11.32	203.25	
Trading assets	24,022	39,488	29,631	72,509	0	-39.17		
Total earning assets	21,470,769	18,117,287	19,494,926	16,429,428	11,655,318	18.51	113.13	
Non-interest-bearing cash and due from depository institutions	349,615	238,552	213,128	238,922	231,095	46.56	79.02	
Premises, fixed assets, and leases	325,903	247,232	268,632	246,561	232,326	31.82	66.77	
Other real estate owned	4,663	2,313	1,144	647	475	101.60	70.49	
Investment in unconsolidated subsidiaries	34,139	6,477	6,925	5,097	4,679	427.08	1340.46	
Intangible and other assets	1,507,720	873,935	967,494	875,500	794,774	72.52	128.09	
Total assets	23,692,809	19,485,796	20,952,249	17,796,155	12,918,667	21.59	112.86	
Quarterly average assets	24,133,219	19,292,934	20,866,962	17,643,500	12,920,713	25.09	119.80	
Average loans and leases (YTD)	14,500,664	11,527,519	11,583,087	10,558,427	8,740,533	25.79	106.22	
Memoranda								
Loans held-for-sale	21,967	68,424	44,109	105,433	58,484	-67.90	-27.48	
Loans not held-for-sale	14,882,484	11,191,037	11,760,346	11,370,815	8,812,553	32.99	106.62	
Real estate loans secured by 1–4 family	3,427,025	2,486,039	2,610,529	2,349,445	2,095,627	37.85	79.86	
Commercial real estate loans	7,491,056	5,700,396	6,028,312	5,574,583	4,622,142	31.41	103.99	
Construction and land development	1,936,882	1,267,903	1,374,645	1,248,747	1,212,662	52.76	150.41	
Multifamily	197,055	190,880	170,996	168,713	146,257	3.24	114.08	
Nonfarm nonresidential	5,357,119	4,241,613	4,482,671	4,157,123	3,263,223	26.30	90.86	
Real estate loans secured by farmland	61,457	34,923	34,376	43,436	59,740	75.98	17.45	
Total investment securities	6,553,292	5,336,042	5,654,224	3,646,770	2,560,088	22.81	130.17	
U.S. Treasury securities	198,299	259,001	237,323	128,072	154,618	-23.44	165.23	
US agency securities (excluding mortgage-backed securities)	355,646	220,909	257,212	163,547	5,420	60.99	1004.56	
Municipal securities	617,022	538,096	533,532	473,997	271,970	14.67	166.76	
Mortgage-backed securities	4,800,930	3,491,778	3,812,412	2,244,979	1,830,591	37.49	149.82	
Asset-backed securities	326,482	664,003	604,277	562,721	92,425	-50.83	17.13	
Other debt securities	240,911	160,972	208,166	71,767	203,091	49.66	-21.88	
Mutual funds and equity securities	14,002	1,283	1,302	1,687	1,973	991.35	24464.91	
Available-for-sale securities	3,862,886	4,251,436	4,496,824	3,224,722	2,274,581	-9.14	52.05	
U.S. Treasury securities	178,473	239,205	217,520	128,072	154,618	-25.39	138.72	
US agency securities (excluding mortgage-backed securities)	256,026	150,718	187,032	152,972	5,420	69.87	695.16	
Municipal securities	315,502	278,255	275,844	276,274	226,490	13.39	83.02	
Mortgage-backed securities	2,560,492	2,773,283	3,018,985	2,032,916	1,592,537	-7.67	52.96	
Asset-backed securities	326,482	664,003	604,277	562,721	92,425	-50.83	17.13	
Other debt securities	225,911	145,972	193,166	71,767	203,091	54.76	-26.74	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-435,244	-3,399	-7,295	16,831	4,369			
Available-for-sale securities appreciation (depreciation)	-358,180	13,688	-19,705	72,611	33,974			
Structured notes, fair value	0	8,136	7,332	10,545	12,623	-100.00	-100.00	
Pledged securities	1,960,386	1,219,125	1,464,351	1,113,756	917,849	60.80	45.52	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	8,208,187	6,496,971	6,959,252	1,569,555	645,082	26.34	2073.30
NOW, ATS and transaction accounts	4,238,661	3,494,244	3,973,708	846,130	416,631	21.30	1416.65
Time deposits less brokered deposits < \$250K	1,195,304	1,067,141	1,060,481	1,189,067	1,435,077	12.01	31.46
MMDA and other savings accounts	6,227,634	5,374,650	5,809,935	11,033,721	7,893,647	15.87	-11.05
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	19,869,786	16,433,006	17,803,376	14,638,473	10,390,437	20.91	131.91
Time deposits of \$250K or more	335,198	253,166	255,612	305,384	349,478	32.40	110.83
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	479		-100.00
Other borrowings w/remaining maturity over 1 year	133,816	133,681	133,714	183,441	106,078	0.10	-56.36
Brokered deposits < \$250K	144,256	183,795	190,358	290,098	160,701	-21.51	-64.13
Noncore funding	613,270	570,642	579,684	778,923	616,736	7.47	-48.50
Trading liabilities	92,444	21,614	19,895	24,631	0	327.70	
Subordinated notes and debentures + trust preferred securities	190,700	113,458	113,647	143,515	128,147	68.08	1054.57
Other liabilities	291,899	224,717	213,404	203,084	147,655	29.90	116.32
Total liabilities	21,058,099	17,363,437	18,730,006	15,788,626	11,282,975	21.28	112.49
Equity Capital							
Perpetual preferred stock (including surplus)	96,422	96,422	96,422	96,422	0	0.00	
Common stock	106,163	86,559	89,350	86,675	79,014	22.65	29.30
Common surplus	2,316,480	1,642,807	1,732,294	1,649,853	1,508,132	41.01	72.70
Retained earnings	452,788	298,503	330,653	136,869	40,152	51.69	
Accumulated other comprehensive income	-337,143	-1,932	-26,476	37,710	8,394		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,634,710	2,122,359	2,222,243	2,007,529	1,635,692	24.14	115.85
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,634,710	2,122,359	2,222,243	2,007,529	1,635,692	24.14	115.85
Total liabilities and capital	23,692,809	19,485,796	20,952,249	17,796,155	12,918,667	21.59	112.86
Memoranda							
Non-interest-bearing deposits	8,208,187	6,496,971	6,959,252	5,391,722	3,481,151	26.34	183.99
Interest-bearing deposits	12,141,053	10,372,996	11,290,094	9,842,233	7,419,465	17.04	94.61
Total deposits	20,349,240	16,869,967	18,249,346	15,233,955	10,900,616	20.62	122.91
Long-term debt that reprices within 1 year	99,846	0	0	64,857	49,736		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,222,244	2,007,529	2,007,529	1,635,692	1,457,553		
Accounting restatements	0	0	0	-3,529	-549		
Net income	196,022	217,783	269,803	164,091	185,720		
Net sale of new perpetual preferred stock	0	0	0	96,422	0		
Net sale of new common stock	4,622	3,538	4,693	-14,209	-2,416		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	15,101	15,101	0	0		
Changes incident to business combinations	596,377	4,400	95,524	163,589	0		
Less: Dividends declared	73,888	56,148	76,016	63,843	54,601		
Change in other comprehensive income	-310,667	-39,642	-64,189	29,316	49,985		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,634,710	2,122,359	2,222,243	2,007,529	1,635,692		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	46.34	39.88	63	42.19	36.06	64	41.40	36.25	59	44.77	36.22	68	52.46	37.78	71
Commercial and industrial loans	14.50	11.23	72	14.50	11.11	72	13.97	10.76	70	18.56	13.52	75	14.74	12.02	65
Loans to individuals	1.71	3.58	51	0.72	3.60	34	0.65	3.36	34	0.81	3.40	36	0.98	4.20	33
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.06	0.19	61	0.03	0.21	48	0.02	0.18	42	0.04	0.19	50	0.06	0.24	52
Other loans and leases.....	0.29	4.52	9	0.34	4.26	8	0.30	4.47	8	0.31	4.63	6	0.43	5.01	6
Net loans and leases.....	62.28	63.09	42	57.27	58.81	43	55.85	58.67	41	63.72	61.58	46	68.19	63.77	51
Debt securities over 1 year.....	21.89	18.76	65	21.14	18.32	66	21.05	19.46	60	15.21	15.55	51	15.14	14.60	55
Mutual funds and equity securities	0.06	0.05	65	0.01	0.05	40	0.01	0.06	37	0.01	0.05	41	0.02	0.06	46
Subtotal	84.23	83.05	39	78.42	78.17	41	76.91	79.22	32	78.93	78.16	38	83.34	79.65	45
Interest-bearing bank balances	0.39	3.61	8	8.12	9.37	42	9.94	8.50	58	7.70	7.51	54	2.22	3.06	53
Federal funds sold and reverse repos	0.19	0.52	75	0	0.53	27	0.13	0.54	73	0	0.82	26	0	1.57	25
Debt securities 1 year or less	5.71	1.71	90	6.24	1.51	92	5.93	1.56	91	5.28	1.68	91	4.66	1.91	85
Trading assets	0.10	0.59	56	0.20	0.58	57	0.14	0.49	56	0.41	1.01	52	0	1.19	15
Total earning assets.....	90.62	90.76	52	92.98	91.57	65	93.04	91.77	64	92.32	91.05	63	90.22	89.53	57
Non-interest cash and due from depository institutions.....	1.48	0.98	85	1.22	0.99	68	1.02	0.82	70	1.34	1.07	74	1.79	1.14	90
Other real estate owned.....	0.02	0.01	80	0.01	0.01	61	0.01	0.01	48	0	0.02	27	0	0.03	23
All other assets.....	7.90	8.19	43	5.80	7.39	30	5.94	7.35	31	6.34	7.82	33	7.99	9.27	34
Memoranda															
Short-term investments	6.29	6.75	61	14.36	12.31	65	15.99	11.47	72	12.98	11.17	69	6.88	7.63	61
U.S. Treasury securities.....	0.84	1.98	47	1.33	1.18	69	1.13	1.47	64	0.72	0.84	71	1.20	1.03	69
US agency securities (excluding mortgage-backed securities)	1.50	0.81	74	1.13	0.75	72	1.23	0.82	73	0.92	0.63	72	0.04	0.54	32
Municipal securities	2.60	1.69	71	2.76	1.70	72	2.55	1.73	68	2.66	1.69	69	2.11	1.34	71
Mortgage-backed securities	20.26	12.93	83	17.92	13.46	72	18.20	14.14	70	12.61	11.75	53	14.17	11.44	68
Asset-backed securities	1.38	0.85	73	3.41	0.47	91	2.88	0.50	90	3.16	0.32	94	0.72	0.28	80
Other debt securities	1.02	0.51	75	0.83	0.51	72	0.99	0.53	72	0.40	0.42	62	1.57	0.39	88
Loans held-for-sale.....	0.09	0.30	54	0.35	0.50	61	0.21	0.55	53	0.59	0.52	65	0.45	0.39	67
Loans held for investment	62.81	63.03	44	57.43	58.34	42	56.13	58.06	41	63.89	61.72	47	68.22	63.50	51
Real estate loans secured by 1–4 family	14.46	12.79	60	12.76	11.57	60	12.46	11.46	59	13.20	11.91	55	16.22	13.29	63
Revolving	3.63	1.52	88	3.45	1.44	90	3.36	1.42	88	3.99	1.66	92	5.20	2.07	92
Closed-end, secured by first liens	10.70	10.86	53	9.22	9.73	48	9.02	9.67	48	9.09	9.81	48	10.84	10.69	51
Closed-end, secured by junior liens	0.13	0.19	57	0.09	0.19	39	0.08	0.17	41	0.12	0.22	41	0.19	0.28	48
Commercial real estate loans	31.62	24.89	63	29.25	22.35	66	28.77	22.69	66	31.32	22.22	69	35.78	22.23	80
Construction and land development	8.17	3.92	84	6.51	3.40	86	6.56	3.34	84	7.02	3.40	85	9.39	3.44	93
Multifamily.....	0.83	3.87	16	0.98	3.32	25	0.82	3.57	19	0.95	3.12	23	1.13	3.01	28
Nonfarm nonresidential	22.61	15.73	71	21.77	14.65	78	21.39	14.57	74	23.36	14.72	79	25.26	14.69	80
Real estate loans secured by farmland.....	0.26	0.34	66	0.18	0.35	61	0.16	0.30	62	0.24	0.33	65	0.46	0.36	71

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	73.67	62.29	64	73.02	60.51	69	73.47	61.05	67	69.43	57.15	70	76.40	57.46	76
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.99	20.65	58	22.08	20	57	22.11	19.86	57	20.47	19.43	51	23.62	20.75	59
Real estate loans secured by 1–4 family.....	5.77	2.39	90	5.97	2.47	91	5.96	2.43	92	6.19	2.64	92	7.57	3.15	92
Revolving	17.22	18.01	45	16.11	17.35	45	16.15	17.24	45	14.28	16.59	40	16.05	17.39	42
Closed-end.....	50.26	38.12	68	50.63	37.13	75	51.07	37.86	71	48.57	34.63	77	52.10	33.52	86
Construction and land development.....	13	6.10	84	11.26	5.69	83	11.65	5.65	84	10.88	5.26	87	13.67	5.09	94
1–4 family.....	4.82	1.40	93	3.72	1.19	89	3.82	1.18	89	3.12	0.93	90	3.78	0.94	95
Other.....	8.17	4.62	81	7.54	4.46	77	7.82	4.40	79	7.76	4.19	85	9.89	4.02	93
Multifamily.....	1.32	5.86	13	1.70	5.41	19	1.45	5.78	16	1.47	4.96	17	1.65	4.69	23
Nonfarm nonresidential	35.94	24.30	76	37.67	24.45	79	37.97	24.56	78	36.22	22.93	82	36.79	22.15	84
Owner-occupied.....	17.12	8.11	90	18.28	8.31	92	18.90	8.29	91	16.97	7.68	92	17.97	7.72	92
Other.....	18.82	15.95	61	19.40	15.83	61	19.07	15.94	60	19.25	14.95	63	18.82	14.34	68
Real estate loans secured by farmland.....	0.41	0.55	66	0.31	0.61	61	0.29	0.54	62	0.38	0.54	64	0.67	0.55	71
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	23.06	18.37	69	25.10	19.45	72	24.79	18.86	72	28.78	22.17	75	21.47	19.53	61
Loans to individuals	2.71	6.24	52	1.25	6.58	34	1.16	6.24	35	1.26	6.13	34	1.43	7.13	31
Credit card loans	0.01	0.53	49	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.10	0.31	61	0.05	0.38	45	0.04	0.34	41	0.06	0.32	46	0.08	0.37	52
Other loans and leases.....	0.46	8.16	9	0.58	8.42	9	0.54	8.75	8	0.48	9.09	6	0.62	9.85	5
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	469.87	411.16	57	452.64	383.43	60	462.87	391.81	63	463.67	381.27	60	497.80	391.26	66
Real estate loans secured by 1–4 family.....	146.66	133.66	62	136.87	124.74	59	139.32	126.06	63	136.73	125.03	54	153.92	138.18	56
Revolving	36.82	15.46	92	37	15.53	89	37.55	15.44	90	41.33	17.42	91	49.32	21.26	90
Closed-end.....	109.84	116.59	53	99.88	107.54	51	101.76	108.85	48	95.40	106.14	46	104.60	115.20	46
Commercial real estate loans	320.58	254.65	65	313.85	238.58	68	321.72	245.88	70	324.42	234.65	72	339.49	229.44	74
Construction and land development.....	82.89	39.81	84	69.81	36.07	83	73.36	35.95	86	72.67	35.62	84	89.07	34.95	91
1–4 family.....	30.76	9.02	94	23.04	7.44	90	24.09	7.42	90	20.83	6.34	89	24.62	6.61	92
Other.....	52.13	30.27	81	46.77	28.34	78	49.27	28.11	80	51.84	28.16	80	64.45	27.32	89
Multifamily.....	8.43	40.47	15	10.51	35.29	23	9.13	38.66	18	9.82	32.74	21	10.74	31.04	27
Nonfarm nonresidential	229.26	161.09	74	233.53	156.30	79	239.23	158.05	78	241.93	155.06	80	239.68	152.10	78
Owner-occupied.....	109.18	53.43	87	113.30	52.63	89	119.06	52.99	90	113.34	52.37	90	117.08	53.07	90
Other.....	120.07	105.96	56	120.24	100.99	59	120.17	102.54	58	128.59	100.54	61	122.60	97.41	63
Real estate loans secured by farmland.....	2.63	3.36	65	1.92	3.67	62	1.83	3.22	62	2.53	3.44	65	4.39	3.60	69
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	147.06	115.08	70	155.59	116.17	72	156.16	114.45	72	192.21	139.91	73	139.86	122.02	62
Loans to individuals	17.32	35.47	53	7.75	36.56	34	7.31	34.55	36	8.40	37.47	35	9.32	43.51	31
Credit card loans	0.05	2.79	50	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.65	1.73	62	0.33	2.03	49	0.24	1.86	41	0.37	1.88	50	0.53	2.18	51
Other loans and leases.....	2.94	50.11	9	3.60	47.63	8	3.38	51.06	8	3.21	49.54	6	4.06	52.44	5
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.09	30.74	55	33.32	29.25	57	33	30.07	55	32.59	27.32	59	34.40	26.45	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	217.42	205.31	54	206.53	187.63	56	207.88	195.33	54	217.63	183.76	57	224.15	178.57	61
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	326.60	262.15	65	319.82	244.92	71	326.94	252.85	70	330.97	240.85	74	341.23	236.10	74

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.29	6.75	61	14.36	12.31	65	15.99	11.47	72	12.98	11.17	69	6.88	7.63	61
Liquid assets	23.11	23.63	54	29.31	29.12	47	31.30	29.03	54	22.39	26.22	41	16.92	22.44	42
Investment securities.....	27.66	20.98	75	27.38	20.37	70	26.99	21.63	66	20.49	17.85	62	19.82	16.99	64
Net loans and leases.....	62.28	63.09	42	57.27	58.81	43	55.85	58.67	41	63.72	61.58	46	68.19	63.77	51
Net loans, leases and standby letters of credit	62.51	63.92	41	57.42	59.61	42	55.99	59.49	39	63.90	62.48	44	68.36	64.84	50
Core deposits	83.86	74.28	83	84.33	75.52	88	84.97	75.71	92	82.26	70.67	89	80.43	63.09	92
Noncore funding	2.59	12.30	9	2.93	10.15	14	2.77	10.30	12	4.38	14.13	14	4.77	19.36	8
Time deposits of \$250K or more	1.41	1.67	57	1.30	1.67	47	1.22	1.58	48	1.72	2.11	47	2.71	2.94	54
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos.....	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold).....	-0.19	0.58	12	0	0.54	30	-0.13	0.54	16	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0	1.24	7	0	3.01	7
Earning assets that reprice within 1 year	31.95	35.71	38	41.08	38.80	55	41.57	37.37	60	44.10	39.38	59	41.96	39.29	57
Interest-bearing liabilities that reprice within 1 year.....	5.57	6.79	56	6.50	6.64	65	6.14	6.39	66	7.95	8.20	62	13.12	10.19	77
Long-term debt that reprices within 1 year	0.42	0.38	73	0	0.27	31	0	0.26	30	0.36	0.47	68	0.38	0.96	60
Net assets that reprice within 1 year	25.96	27.35	45	34.58	30.83	54	35.43	29.65	64	35.79	29.11	60	28.45	26.63	55
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.39	5.89	12	-14.57	-3.31	18	-17.20	-2.33	10	-10.90	3.20	12	-2.52	14.45	9
Net short-term noncore funding dependence	-5.74	0.87	17	-16.05	-9.17	24	-18.59	-7.71	16	-13.23	-4.76	19	-4.55	3.38	19
Short-term investment / Short-term noncore funding	433.23	112.63	92	813.69	304.29	88	940.89	273.46	94	511.79	184.19	91	222.68	77.77	88
Liquid assets - short-term noncore funding / Nonliquid assets.....	28.17	24.05	64	38.97	36.72	57	43.09	36.68	64	25.58	28.18	54	16.65	16.97	56
Net loans and leases / Total deposits	72.51	79.04	36	66.15	73.05	33	64.12	72.79	31	74.43	79.43	32	80.81	90.31	27
Net loans and leases / Core deposits	74.26	86.19	32	67.91	78.83	33	65.73	78.25	27	77.46	88.34	29	84.78	103.93	20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-19.80	-10.05	18	-0.20	0.50	22	-0.41	0.12	23	1.05	1.57	50	0.34	0.72	42
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-16.29	-19.27	56	0.79	1.06	50	-1.10	-0.25	26	4.53	4.31	61	2.61	1.36	79
Structured notes appreciation (depreciation) / Tier 1 capital.....	-0.47			0.02	0	75	0.01	-0.02	80	0.03	0.02	73	0.03	0	90
Percent of Investment Securities															
Held-to-maturity securities	40.84	26.09	69	20.30	13.65	68	20.45	14.28	67	11.53	11.38	60	11.08	12.67	56
Available-for-sale securities	58.95	71.92	30	79.67	84.59	31	79.53	83.77	33	88.43	87.23	39	88.85	85.40	44
U.S. Treasury securities.....	3.03	9.62	39	4.85	6.01	67	4.20	6.70	61	3.51	4.72	69	6.04	6.15	68
US agency securities (excluding mortgage-backed securities)	5.43	4.10	69	4.14	4.24	66	4.55	4.12	68	4.48	4.01	71	0.21	3.49	31
Municipal securities	9.42	8.02	64	10.08	8.38	67	9.44	8.22	66	13	9.83	68	10.62	7.75	68
Mortgage-backed securities	73.26	62.34	64	65.44	66.09	46	67.43	66.54	51	61.56	66.64	41	71.50	67.43	50
Asset-backed securities	4.98	4.33	64	12.44	2.45	90	10.69	2.50	87	15.43	1.91	93	3.61	1.66	77
Other debt securities	3.68	3.02	66	3.02	3.01	63	3.68	3.08	65	1.97	3.01	53	7.93	2.94	84
Mutual funds and equity securities	0.21	0.27	61	0.02	0.29	36	0.02	0.29	35	0.05	0.35	38	0.08	0.40	41
Debt securities 1 year or less	20.65	9.28	81	22.78	8.18	87	21.97	7.78	88	25.75	10.55	85	23.52	11.86	83
Debt securities 1 to 5 years	7.84	20.14	22	9.19	17.39	37	8.22	18.25	29	10.87	17.03	43	12.62	17.94	51
Debt securities over 5 years.....	71.30	68.28	47	68.01	72.07	35	69.79	71.11	38	63.33	69.86	35	63.78	66.02	39
Pledged securities	29.91	31.26	51	22.85	33.37	39	25.90	32.26	41	30.54	35.67	43	35.85	30.57	58
Structured notes, fair value.....	0	0.20	39	0.15	0.06	88	0.13	0.11	85	0.29	0.02	92	0.49	0.03	92
Percent Change from Prior Like Quarter															
Short-term investments	-46.72	-40.81	53	69.16	64.27	62	45.08	27.98	64	159.97	183.32	59	115.01	26.69	86
Investment securities.....	22.81	11.76	73	72.67	32.48	84	55.05	31.36	80	42.45	23.62	79	-11.84	11.75	5
Core deposits	20.91	4.57	86	17.45	16.96	60	21.62	16.94	72	40.88	26.88	87	8.15	11.23	50
Noncore funding	7.47	36.20	38	-28.57	-21.64	41	-25.58	-14.79	32	26.30	-12.18	90	-49.84	6.59	0

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,605,644	3,062,465	2,131,997
Commit: Secured commercial real estate loans	2,213,600	1,518,857	1,656,624	1,229,147	920,854
Commit: Unsecured real estate loans	39,459	23,235	46,777	26,587	10,929
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	53,526	28,625	29,312	31,748	22,533
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	33,488	21,434	21,965	18,845	16,423
Credit derivatives - notional amount (holding company as beneficiary)	46,339	47,708	47,420	29,998	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	79,826	69,142	69,385	48,843	16,423
Derivative Contracts					
Interest rate futures and forward contracts	88,000	185,616	201,419	320,997	110,585
Written options contracts (interest rate)	40,761	176,516	121,068	323,060	185,862
Purchased options contracts (interest rate)	108,325	140,318	121,362	173,965	112,424
Interest rate swaps	2,599,794	2,959,693	2,850,978	3,018,379	2,043,979
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					17.21	22.78	38	17.21	22.01	40	16.50	23.52	28		
Standby letters of credit	0.23	0.66	27	0.15	0.66	12	0.14	0.65	10	0.18	0.71	15	0.17	0.84	18
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.14	0.27	61	0.11	0.24	61	0.10	0.24	61	0.11	0.35	59	0.13	0.42	63
Credit derivatives - notional amount (holding company as beneficiary)	0.20	0.17	70	0.24	0.18	72	0.23	0.18	71	0.17	0.30	68	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.34	0.19	78	0.35	0.13	83	0.33	0.13	82	0.27	0.30	79	0.13	0.45	76
Derivative contracts	11.97	44.74	40	17.77	47.31	51	15.73	46.30	48	21.56	48.62	51	18.99	68.47	46
Interest rate contracts	11.97	32.78	43	17.77	35.15	54	15.73	32.46	51	21.56	34.36	53	18.99	47.31	48
Interest rate futures and forward contracts	0.37	3.53	66	0.95	4.39	64	0.96	3.25	66	1.80	6.21	65	0.86	10.67	60
Written options contracts (interest rate)	0.17	1.49	45	0.91	1.69	60	0.58	1.41	56	1.82	2.18	65	1.44	2.47	69
Purchased options contracts (interest rate)	0.46	1.57	65	0.72	1.29	71	0.58	1.31	69	0.98	1.46	72	0.87	2.65	65
Interest rate swaps	10.97	23.04	46	15.19	20.27	57	13.61	20.49	54	16.96	20.83	55	15.82	28.86	53
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					31.13	44.98	40	29	42.82	39	24.39	45.53	26		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,836,880	3,462,143	3,294,827	3,836,401	2,452,850
Interest rate contracts	2,836,880	3,462,143	3,294,827	3,836,401	2,452,850
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	88,000	185,616	201,419	320,997	110,585
Written options	40,761	176,516	121,068	323,060	185,862
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	40,761	176,516	121,068	323,060	185,862
Purchased options	108,325	140,318	121,362	173,965	112,424
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	108,325	140,318	121,362	173,965	112,424
Swaps	2,599,794	2,959,693	2,850,978	3,018,379	2,043,979
Held for trading.....	2,180,135	2,567,470	2,437,031	2,692,810	0
Interest rate contracts	2,180,135	2,567,470	2,437,031	2,692,810	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	656,745	894,673	857,796	1,143,591	2,452,850
Interest rate contracts	656,745	894,673	857,796	1,143,591	2,452,850
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,922,794	3,380,202	3,269,107	3,589,028	2,299,689
One year or less	926,359	319,467	316,194	444,319	200,557
Over 1 year to 5 years	695,540	1,042,295	1,018,583	994,141	735,907
Over 5 years	1,300,895	2,018,440	1,934,330	2,150,568	1,363,225
Gross negative fair value (absolute value)	106,135	26,061	25,137	28,990	15,504
Gross positive fair value.....	54,340	53,274	42,464	86,638	35,008
Held for trading.....	24,022	39,488	29,631	72,509	0
Non-traded.....	30,318	13,786	12,833	14,129	35,008
Current credit exposure on risk-based capital derivative contracts	53,824	48,160	38,336	75,800	32,372
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	3.10	9.12	51	5.36	12.59	48	6.11	11.16	53	8.37	14.05	53	4.51	13.49	41
Written options	1.44	5.29	41	5.10	7.18	55	3.67	6.28	50	8.42	8.18	61	7.58	5.91	69
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.44	4.93	44	5.10	6.91	56	3.67	5.96	53	8.42	7.73	64	7.58	5.10	73
Purchased options	3.82	4.14	64	4.05	3.41	66	3.68	3.27	64	4.53	3.42	71	4.58	4.42	66
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	3.82	3.58	66	4.05	3.01	68	3.68	2.87	67	4.53	2.86	74	4.58	3.35	70
Swaps	91.64	77.96	61	85.49	71.71	56	86.53	74.26	56	78.68	68.76	53	83.33	69.75	51
Held for trading	76.85	38.03	67	74.16	40.70	67	73.97	40.42	65	70.19	43.53	56	0	44.16	18
Interest rate contracts	76.85	31.70	77	74.16	34.66	76	73.97	34.15	75	70.19	36.62	71	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	23.15	61.97	32	25.84	59.30	32	26.03	59.58	34	29.81	56.47	43	100	55.84	81
Interest rate contracts	23.15	57.96	35	25.84	56.22	34	26.03	56.71	35	29.81	53.82	43	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	103.03	93.16	83	97.63	91.91	50	99.22	92.53	64	93.55	91.48	39	93.76	93.86	35
One year or less	32.65	37.29	52	9.23	27.90	32	9.60	27.56	37	11.58	32.05	37	8.18	32.17	31
Over 1 year to 5 years	24.52	22.61	52	30.11	29.78	53	30.91	27.01	53	25.91	27.06	52	30	30.45	53
Over 5 years	45.86	26.09	75	58.30	29.19	80	58.71	29.89	78	56.06	29.56	78	55.58	28.09	79
Gross negative fair value (absolute value)	3.74	2.48	75	0.75	1.18	37	0.76	0.98	42	0.76	1.55	38	0.63	0.83	47
Gross positive fair value	1.92	2.55	45	1.54	1.59	50	1.29	1.34	49	2.26	2.23	54	1.43	1.19	63
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.10	50	0.02	0.05	47	0.01	0.04	46	0.02	0.07	38	0.01	0.06	46
Gross positive fair value (X)	0.02	0.10	40	0.03	0.06	51	0.02	0.05	50	0.05	0.09	47	0.03	0.07	47
Held for trading (X)	0.01	0.06	53	0.02	0.05	61	0.02	0.04	59	0.05	0.07	57	0	0.06	18
Non-traded (X)	0.01	0.02	56	0.01	0.01	53	0.01	0.01	58	0.01	0.02	51	0.03	0.01	85
Current credit exposure (X)	0.02	0.06	50	0.03	0.05	56	0.02	0.04	53	0.05	0.06	53	0.02	0.05	48
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.31	0.70	51	0.37	0.59	55	0.28	0.46	52	0.62	0.85	52	0.33	0.73	50

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		102,532		137,010		137,010		62,089		61,203					
Gross losses		13,032		12,215		15,273		32,394		18,017					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		9,989		12,425		15,235		14,079		5,801					
Net losses		3,043		-210		38		18,315		12,216					
Provision for loan and lease losses		36,276		-37,600		-37,984		75,204		13,102					
Adjustments		12,737		0		3,544		18,032		0					
Ending balance		148,502		99,620		102,532		137,010		62,089					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.20	0.09	84	-0.27	-0.12	18	-0.20	-0.09	19	0.49	0.51	51	0.10	0.15	46
Provision for loan and lease losses / Average loans and leases	0.33	0.16	84	-0.43	-0.21	21	-0.33	-0.16	25	0.71	0.82	47	0.15	0.24	41
Provision for loan and lease losses / Net loan and lease losses	1,192.11	151.30	90	17,904.76	-65.12	98	99,957.89	-105.48	0	410.61	487.86	61	107.25	130.58	45
Allowance for loan and lease losses / Total loans and leases not held for sale	1	1.17	33	0.89	1.32	20	0.87	1.23	22	1.20	1.58	29	0.70	0.83	38
Allowance for loan and lease losses / Total loans and leases	1	1.15	35	0.88	1.30	22	0.87	1.20	23	1.19	1.55	30	0.70	0.81	40
Allowance for loan and lease losses / Net loans and leases losses (X)	36.60	38.64	72		17.40		2,698.21	21.39	99	7.48	11.58	52	5.08	8.03	52
Allowance for loan and lease losses / Nonaccrual assets	434.29	428.13	65	221.75	330.05	40	312.48	364.13	56	222.42	299.17	46	175.68	218.72	57
ALLL / 90+ days past due + nonaccrual loans and leases	433.95	320.87	73	221.75	271.93	48	312.48	287.08	68	222.42	244.34	52	169.95	151.73	68
Gross loan and lease losses / Average loans and leases	0.12	0.16	52	0.14	0.20	45	0.13	0.19	47	0.31	0.34	57	0.21	0.28	47
Recoveries / Average loans and leases	0.09	0.07	69	0.14	0.08	82	0.13	0.08	78	0.13	0.07	87	0.07	0.08	51
Net losses / Average loans and leases	0.03	0.09	42	0	0.12	12	0	0.11	11	0.17	0.27	46	0.14	0.21	46
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	65.40	34.26	88	38.36	25.09	78	47.03	34.67	73	78.14	33.98	91	44.09	36.22	75
Earnings coverage of net loan and lease losses (X)	94.05	36.38	77	-1,161.62	26.30	1	8,152.13	39.72	99	15.54	22.91	58	20.61	24.40	61
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	-0.01	12	-0.01	0.02	29	-0.01	0.02	21	0.01	0.04	30	0.01	0.01	55
Real estate loans secured by 1–4 family	-0.03	-0.02	24	-0.04	-0.01	23	-0.05	-0.02	19	-0.07	0.01	5	0.02	0.01	60
Revolving	-0.07	-0.06	30	-0.05	-0.07	33	-0.06	-0.07	34	-0.08	0.01	14	0.07	0.02	73
Closed-end	-0.02	-0.01	33	-0.04	-0.01	19	-0.04	-0.01	16	-0.06	0	6	-0.01	0	30
Commercial real estate loans	-0.04	0	10	0.01	0.04	54	0	0.04	23	0.04	0.07	52	0.01	0.01	62
Construction and land development	-0.04	-0.02	18	-0.05	0.01	13	-0.06	0	11	-0.03	0	21	-0.07	-0.01	15
1–4 family	-0.01	0	9	-0.01	0	10	-0.01	0	11	-0.01	0	16	0.01	0	94
Other	-0.03	-0.01	17	-0.04	0.01	18	-0.05	0	11	-0.02	0	17	-0.08	-0.01	8
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.04	0	11	0.03	0.05	59	0.02	0.05	52	0.06	0.11	52	0.04	0.02	72
Owner-occupied	-0.04	0	7	0.03	0.01	86	0.02	0.01	82	0.02	0.02	68	0.02	0.01	79
Other	0	0.01	20	0	0.04	20	0	0.04	21	0.04	0.08	58	0.03	0.01	80
Real estate loans secured by farmland	0	0	19	-0.24	-0.01	4	-0.03	0	14	0.06	0.02	83	-0.07	0.01	5
Commercial and industrial loans	0.16	0.11	68	-0.04	0.19	10	0.01	0.17	21	0.47	0.47	59	0.47	0.37	71
Loans to individuals	0.66	0.76	53	0.69	0.72	60	0.61	0.71	56	0.96	1.13	57	1.54	1.17	69
Credit card loans	3.97	1.94	91		2.27			1.84			2.92			3.11	
Agricultural loans	-0.01	0.02	19	0.37	0.02	92	0.37	0.02	91	2.71	0.19	95	2.45	0.08	97
Loans to foreign governments and institutions		0.05			0			0			0		0		
Other loans and leases	0.19	0.13	74	0.37	0.09	89	0.30	0.10	84	1.36	0.15	94	0.69	0.15	90

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		20,156		7,589		7,472		20,370		19,763
90+ days past due loans and leases		27		0		0		1		1,192
Nonaccrual loans and leases.....		34,194		44,924		32,812		61,600		35,342
Total past due and nonaccrual loans and leases.....		54,377		52,513		40,284		81,971		56,297
Restructured 30–89 days past due		412		329		527		886		269
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		5,132		16,429		11,463		20,587		8,247
Total restructured loans and leases		5,544		16,758		11,990		21,473		8,516
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		316		0		0		0		0
Total past due and nonaccrual loans held for sale.....		316		0		0		0		0
Restructured loans and leases in compliance		37,373		36,265		40,422		40,159		45,718
Other real estate owned.....		4,663		2,313		1,144		647		475
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.14	0.33	30	0.07	0.29	10	0.06	0.32	7	0.18
90+ days past due loans and leases	0	0.10	18	0	0.09	10	0	0.10	10	0
Nonaccrual loans and leases.....	0.23	0.37	34	0.40	0.54	38	0.28	0.46	29	0.54
90+ days past due and nonaccrual loans and leases.....	0.23	0.52	23	0.40	0.68	28	0.28	0.62	20	0.54
30–89 days past due restructured.....	0	0.01	57	0	0.01	59	0	0.01	59	0.01
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.03	0.09	40	0.15	0.12	66	0.10	0.10	56	0.18
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	85	0	0	40	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.14	0.33	30	0.07	0.29	10	0.06	0.32	7	0.18
90+ days past due assets	0	0.10	16	0	0.09	9	0	0.10	9	0
Nonaccrual assets	0.23	0.37	34	0.40	0.55	37	0.28	0.47	28	0.54
30+ days past due and nonaccrual assets	0.36	0.89	21	0.47	1	19	0.34	0.97	13	0.71
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.14	0.33	23	0.23	0.40	25	0.16	0.36	21	0.35
90+ days past due and nonaccrual assets + other real estate owned	0.16	0.35	23	0.24	0.42	26	0.16	0.37	20	0.35
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.32	0.38	54	0.43	0.48	49	0.36	0.41	53	0.58
Allowance for loan and lease losses	51.61	55.46	52	84.15	67.85	73	73.06	62.64	70	75.39
Equity capital + allowance for loan and lease losses	2.75	3.63	45	3.77	4.12	48	3.22	3.60	49	4.82
Tier 1 capital + allowance for loan and lease losses.....	3.27	3.90	54	4.58	4.89	53	3.97	4.30	54	5.94
Loans and leases + other real estate owned	0.51	0.61	52	0.74	0.82	50	0.63	0.71	53	0.90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.10	0.23	32	0.06	0.25	16	0.05	0.26	11	0.19	0.39	29	0.20	0.38	26
	90+ days past due		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	28	0.01	0.16	43
	Nonaccrual.....		0.15	0.41	23	0.42	0.60	43	0.30	0.52	32	0.52	0.76	37	0.44	0.46	52
Commercial and industrial	30–89 days past due		0.14	0.29	38	0.08	0.24	29	0.10	0.24	31	0.13	0.23	46	0.26	0.31	52
	90+ days past due		0	0.06	28	0	0.02	17	0	0.04	18	0	0.03	16	0.01	0.05	47
	Nonaccrual.....		0.40	0.47	53	0.36	0.65	37	0.24	0.57	30	0.60	0.75	44	0.27	0.83	23
Individuals	30–89 days past due		0.97	0.83	68	0.26	0.60	34	0.32	0.63	34	0.32	0.83	23	0.62	0.83	38
	90+ days past due		0	0.10	40	0	0.08	18	0	0.09	17	0	0.14	19	0.01	0.17	40
	Nonaccrual.....		0.84	0.17	93	0.08	0.17	45	0.04	0.17	36	0.16	0.28	50	0.13	0.17	53
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0.06	0.24	57
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0.34	0.49	65	2.50	0.67	87
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.20	0.13	73	0.12	0.11	67	0.23	0.12	79	0.81	0.18	89	0.52	0.20	80
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.75	0.06	95	0.07	0.13	62	0.22	0.09	83	0.33	0.15	79	0.50	0.13	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.13	0.39	23	0.13	0.36	30	0.11	0.46	12	0.42	0.65	38	0.38	0.67	28
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	32	0.01	0.31	39
	Nonaccrual	0.37	0.58	45	0.63	0.76	47	0.56	0.71	47	0.83	0.89	57	0.74	0.73	58
Revolving	30–89 days past due	0.20	0.31	36	0.20	0.33	36	0.14	0.28	36	0.31	0.48	39	0.29	0.45	32
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	61	0	0.05	50
	Nonaccrual	0.13	0.86	22	0.20	1.05	22	0.17	1.18	22	0.35	1.13	24	0.51	1	40
Closed-end	30–89 days past due	0.11	0.41	22	0.11	0.36	30	0.10	0.49	14	0.47	0.65	46	0.43	0.70	35
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0.02	0.35	43
	Nonaccrual	0.45	0.57	51	0.78	0.71	65	0.71	0.67	61	1.03	0.87	67	0.85	0.70	67
Junior lien	30–89 days past due	0	0.01	43	0	0.01	46	0	0.01	32	0.02	0.02	64	0.01	0.02	39
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	62
	Nonaccrual	0	0.02	36	0	0.04	20	0	0.03	24	0	0.04	21	0.01	0.04	32
Commercial real estate	30–89 days past due	0.09	0.13	51	0.02	0.16	22	0.02	0.15	14	0.09	0.26	38	0.12	0.18	43
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0.01	0.03	58
	Nonaccrual	0.05	0.29	16	0.33	0.48	46	0.18	0.38	35	0.39	0.62	42	0.28	0.23	68
Construction and development	30–89 days past due	0.04	0.19	49	0.06	0.15	54	0.07	0.17	57	0.08	0.28	43	0.20	0.28	60
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0.03	0.02	79
	Nonaccrual	0.01	0.14	44	0.12	0.31	58	0.06	0.20	48	0.18	0.41	55	0.27	0.20	77
1–4 family	30–89 days past due	0.03	0.02	77	0.02	0.03	68	0.04	0.02	78	0.02	0.03	60	0.04	0.06	61
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	65	0.01	0.01	74	0.01	0.03	62	0.08	0.02	86
Other	30–89 days past due	0.01	0.13	47	0.04	0.10	64	0.02	0.13	59	0.06	0.22	51	0.16	0.20	68
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0.03	0.01	83
	Nonaccrual	0.01	0.12	52	0.11	0.25	65	0.04	0.16	56	0.17	0.35	61	0.19	0.17	72
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.11	0.10	60	0.02	0.12	24	0	0.13	6	0.10	0.23	45	0.10	0.14	44
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0.01	0.03	52
	Nonaccrual	0.06	0.36	19	0.41	0.58	48	0.22	0.45	39	0.46	0.80	41	0.30	0.28	60
Owner Occupied	30–89 days past due	0.05	0.04	62	0.01	0.04	28	0	0.04	10	0.04	0.07	50	0.09	0.07	65
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0.01	0.01	64
	Nonaccrual	0.01	0.12	20	0.11	0.20	38	0.05	0.17	28	0.16	0.27	36	0.28	0.16	75
Other	30–89 days past due	0.06	0.05	68	0.01	0.07	37	0	0.08	14	0.06	0.14	51	0.01	0.07	26
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.05	0.21	33	0.30	0.31	61	0.17	0.23	54	0.30	0.44	49	0.02	0.10	29
Farmland	30–89 days past due	0.34	0.09	89	0.11	0.13	68	0	0.10	31	0	0.11	30	0.22	0.23	64
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.28	0.51	64	0.75	1.06	64	0.63	0.69	69	0.82	1.13	59	1.27	0.84	71
Credit card	30–89 days past due	2.80	1.22	91		0.79			0.81			0.95			1.19	
	90+ days past due	0.36	0.50	40		0.40			0.45			0.63			0.78	
	Nonaccrual	0	0.13	35		0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,422,643	1,729,366	1,821,644	1,736,528	1,587,146										
Retained earnings	462,790	311,176	343,989	158,716	40,152										
Accumulated other comprehensive income (AOCI)	-337,143	-1,932	-26,476	37,710	8,394										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,548,290	2,038,610	2,139,157	1,932,954	1,635,692										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	783,614	407,618	477,456	388,494	352,150										
Accumulated other comprehensive income-related adjustments	-337,143	-1,933	-26,475	37,710	8,394										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,101,819	1,632,925	1,688,176	1,506,750	1,275,148										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,101,819	1,632,925	1,688,176	1,506,750	1,275,148										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	96,422	96,422	96,422	96,422	24,250										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	96,422	96,422	96,422	96,422	24,250										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	96,422	96,422	96,422	96,422	24,250										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	111,357										
Non-qualifying capital instruments	196,117	120,000	120,000	148,443	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	140,452	80,503	79,778	102,753	65,547										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	336,569	200,503	199,778	251,196	176,904										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	336,569	200,503	199,778	251,196	176,904										
Exited advanced approach tier 2 capital															
Total capital	2,534,810	1,929,850	1,984,376	1,854,368	1,476,302										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	24,143,221	19,305,607	20,880,298	17,665,347	12,920,713										
Less: Deductions from common equity tier 1 capital	783,613	407,618	477,456	388,494	352,150										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	23,359,608	18,897,989	20,402,842	17,276,853	12,568,563										
Total risk-weighted assets	17,332,391	12,929,134	13,548,534	12,240,440	9,834,051										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.13	11.77	58	12.63	12.59	56	12.46	12.37	57	12.31	12.35	55	12.97	12.11	75
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.68	12.48	59	13.38	13.31	61	13.17	13.11	61	13.10	13.08	57	13.21	12.78	66
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.62	14.27	61	14.93	15.21	53	14.65	14.91	54	15.15	15.23	55	15.01	14.36	69
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.41	9.22	62	9.15	9.07	57	8.75	8.98	49	9.28	9.13	55	10.34	9.76	66
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		5,783			4,296			4,459			3,196			2,817		34.61	
Total property and casualty assets		5,783			4,296			4,459			3,196			2,817		34.61	
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		5,770			3,296			4,339			2,819			1,739		75.06	
Total property and casualty equity		5,770			3,296			4,339			2,819			1,739		75.06	
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		1,431			1,108			1,521			1,079			946		29.15	
Total property and casualty		1,431			1,108			1,521			1,079			946		29.15	
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		627			374			414			380			286		67.65	
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		3,830			3,427			4,631			2,776			1,592		11.76	1509.24
Other insurance activities income		1,555			1,602			2,123			1,094			116		-2.93	553.36
Insurance and reinsurance underwriting income		2,275			1,825			2,508			1,682			1,476		24.66	
Premiums		2,275			1,825			2,508			1,682			1,476		24.66	
Credit related insurance underwriting		2,275			1,825			2,508			1,682			1,476		24.66	
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		844			717			987			1,100			530		17.71	
Net assets of insurance underwriting subsidiaries		745			0			0			0			0			
Life insurance assets		300,366			204,281			217,713			201,968			202,664		47.04	79.13
Analysis Ratios																	
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0.02	0	90	0.02	0	91	0.02	0	91	0.02	0	89	0.02	0.01	85		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.77	77	100	53.46	76	100	53.11	76	100	53.67	76	100	51.47	79		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.23	22	0	46.54	24	0	46.89	24	0	46.33	23	0	48.53	20		
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24				7.26		
Insurance activities revenue / Adjusted operating income	0.58	0.36	75	0.64	0.38	76	0.65	0.36	77	0.42	0.41	72	0.28	0.47	68		
Premium income / Insurance activities revenue	59.40	2.54	96	53.25	2.90	93	54.16	2.76	93	60.59	2.84	94	92.71	7.32	92		
Credit related premium income / Total premium income	100	32.83	84	100	31.14	85	100	32.99	84	100	38.23	81	100	34.91	83		
Other premium income / Total premium income	0	67.17	15	0	68.86	15	0	67.01	15	0	61.77	18	0	65.09	16		
Insurance underwriting net income / Consolidated net income	0.73	0.02	94	0.51	0.02	93	0.56	0.02	94	0.66	0.03	93	0.51	0.08	89		
Insurance net income (P/C) / Equity (P/C)	33.07	15.15	78	44.82	28.21	76	35.05	23.22	70	38.28	15.59	84	54.40	19.86	85		
Insurance net income (L/H) / Equity (L/H)		177.77				5.51			4.49			3.62		5.13			
Insurance benefits, losses, expenses / Insurance premiums	37.10	4,581.19	36	39.29	-364.02	40	39.35	927.51	36	65.40	447.82	50	35.91	233.61	33		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	90	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.80	12.02	47	11.17	11.72	45	11.54	12	44	11.61	11.03	49	14.89	11.51	65		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		329			110			110			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	74	0	0.44	75	0	0.46	74	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	15,000	15,000	15,000	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	15,000	15,000	15,000	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.84	0.63	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.52	0.12	0.14	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26	0.18	0.20	5.18	27.03
Commercial and industrial loans	0.13	0.86	0.79	0.64	0.29
Foreign governments and institutions	0.05	0	0	0	0
Growth Rates					
Net loans and leases.....	20.31	-0.16	6.83	-2.40	22.48
Total selected assets.....	0	21.10	3.36	2.04	12.40
Deposits	-2.72	10.74	0.73	3.46	10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.33	0.02	0.02	0.02	0.01	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		74,274	96,968	229,726	163,513	14,990	-23.40	-33.50
Dividends		61,200	89,000	217,000	150,000	0	-31.24	-40.70
Interest		265	289	324	493	269	-8.30	87.94
Management and service fees		12,809	7,679	12,402	13,020	14,721	66.81	53.57
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		2,929	8	10	20	4,687	36512.50	1602.91
Dividends		2,821	8	10	20	4,687	35162.50	1540.12
Interest		0	0	0	0	0		
Management and service fees		108	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		77,203	96,976	229,736	163,533	19,677	-20.39	-30.98
Securities gains (losses)		0	0	0	0	0		
Other operating income		-330	438	530	294	99		
Total operating income		76,873	97,414	230,266	163,827	19,776	-21.09	-31.27
Operating Expenses								
Personnel expenses		12,432	8,606	11,017	13,084	14,754	44.46	50.49
Interest expense		11,541	10,309	13,467	13,135	10,279	11.95	49.03
Other expenses		4,220	3,488	4,822	3,332	4,420	20.99	9.35
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		28,193	22,403	29,306	29,551	29,453	25.84	41.93
Income (loss) before taxes		46,216	75,860	201,827	133,990	-9,697	-39.08	-49.76
Applicable income taxes (credit)		-2,541	-5,859	-6,908	-2,681	-8,711		
Extraordinary items								
Income before undistributed income of subsidiaries		48,757	81,719	208,735	136,671	-986	-40.34	-49.84
Equity in undistributed income of subsidiaries		147,265	136,064	61,065	27,419	186,708	8.23	
Bank subsidiaries		149,907	136,113	61,091	27,419	190,505	10.13	
Nonbank subsidiaries		-2,642	-49	-26	0	-3,797		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		196,022	217,783	269,800	164,090	185,722	-9.99	145.83
Memoranda								
Bank net income		211,107	225,113	278,091	177,419	190,505	-6.22	147.76
Nonbank net income		179	-41	-16	20	890		-74.65
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,670,098	87.96	2,142,073	88.62	2,158,455	85.69	2,032,433	1,814,414	24.65	110.88
Common and preferred stock		2,636,341	86.85	2,122,453	87.81	2,150,683	85.38	2,028,965	1,814,414	24.21	108.21
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		33,757	1.11	19,620	0.81	7,772	0.31	3,468	0	72.05	
Investment in nonbank subsidiaries		37,652	1.24	23,171	0.96	23,194	0.92	752	752	62.50	782.81
Common and preferred stock		37,652	1.24	23,171	0.96	23,194	0.92	752	752	62.50	782.81
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		27,264	0.90	8,236	0.34	9,276	0.37	8,052	5,515	231.03	47731.58
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		274,566	9.05	220,948	9.14	298,315	11.84	288,012	29,548	24.27	232.38
Cash and due from unrelated depository institution		1,654	0.05	1	0	1	0	1,231	2,947	165300.00	
Premises, furnishings, fixtures and equipment		69	0	762	0.03	34	0	815	888	-90.94	-90.36
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		24,155	0.80	21,947	0.91	29,597	1.18	22,326	21,444	10.06	31.51
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,035,458	100.00	2,417,138	100.00	2,518,872	100.00	2,353,621	1,875,508	25.58	121.21
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	-100.00
Borrowings with maturity over 1 year		133,816	4.41	133,681	5.53	133,714	5.31	183,441	84,517	0.10	58.93
Subordinated notes and debentures		162,963	5.37	99,394	4.11	99,505	3.95	110,411	110,194	63.96	
Other liabilities		66,232	2.18	47,640	1.97	49,268	1.96	34,018	27,153	39.03	318.05
Balance due to subsidiaries and related institutions		37,737	1.24	14,064	0.58	14,142	0.56	18,222	17,953	168.32	128.47
Total liabilities		400,748	13.20	294,779	12.20	296,629	11.78	346,092	239,817	35.95	164.43
Equity Capital		2,634,710	86.80	2,122,359	87.80	2,222,243	88.22	2,007,529	1,635,691	24.14	115.85
Perpetual preferred stock (income surplus)		96,422	3.18	96,422	3.99	96,422	3.83	96,422	0	0.00	
Common stock		106,163	3.50	86,559	3.58	89,350	3.55	86,675	79,014	22.65	29.30
Common surplus		2,316,480	76.31	1,642,807	67.96	1,732,294	68.77	1,649,853	1,508,131	41.01	72.70
Retained earnings		452,788	14.92	298,503	12.35	330,653	13.13	136,869	40,152	51.69	
Accumulated other comprehensive income		-337,143	-11.11	-1,932	-0.08	-26,476	-1.05	37,710	8,394		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		3,035,458	100.00	2,417,138	100.00	2,518,872	100.00	2,353,621	1,875,508	25.58	121.21
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		37,737	1.24	14,064	0.58	14,142	0.56	18,222	17,953	168.32	128.47
Notes payable to subsidiaries that issued TPS		36,405	1.20	13,444	0.56	13,522	0.54	17,470	17,201	170.79	128.78
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.58	11.02	36	14.04	12.52	66	12.81	11.94	64	9.01	7.29	68	11.94	9.68	73
Bank net income / Average equity investment in banks	11.08	11.60	52	14.66	12.35	73	13.45	11.80	68	9.56	7.45	71	11.33	10.51	65
Nonbank net income / Average equity investment in nonbanks	0.67	9.71	25	-0.87	13.18	4	-0.17	13.12	9	2.66	9.75	37	26.96	7.89	90
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	107.70	98.76	81	103.37	96.45	66	103.07	96.79	62	108.12	88.16	72	102.58	82.22	50
Nonbank net income / Parent net income	0.09	2.50	43		3.22			3.40		0.01	3.59	28	0.48	5.93	44
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	15.21	18.39	54	13.89	16.51	54	13.35	16.81	52	17.24	20.06	65	14.66	20.43	60
Total debt / Equity capital	11.26	12.61	56	10.98	11.37	63	10.49	11.71	58	14.64	14.41	66	11.90	14.31	65
Total debt + notes payable to subs that issued TPS / Equity capital	12.65	14.76	50	11.62	13.41	54	11.10	13.63	49	15.51	16.67	64	12.96	16.36	61
Total debt + Loans guaranteed for affiliate / Equity capital	11.26	12.68	55	10.98	11.46	61	10.49	11.77	58	14.64	14.68	66	11.90	14.56	64
Total debt / Equity capital – excess over fair value	11.26	12.75	56	10.98	11.47	63	10.49	11.81	58	14.64	14.52	66	11.90	14.51	65
Long-term debt / Equity capital	11.26	11.91	57	10.98	10.65	63	10.49	10.95	59	14.64	13.56	67	11.90	13.04	65
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	91.45	39.59	88	94.31	40.69	89	94.28	39.86	87	89.88	34.67	94	83.13	28.44	93
Double Leverage															
Equity investment in subs / Equity capital	101.49	104.01	42	101.10	103.15	42	97.82	103.22	18	101.11	102.81	41	110.97	103.22	84
Total investment in subs / Equity capital	102.77	109.29	39	102.02	108.29	39	98.17	108.40	13	101.28	110.16	30	110.97	111.07	71
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.15	0.39	44	0.08	0.27	42	-0.18	0.29	20	0.14	0.47	41	0.97	0.36	78
Equity investment in subs – equity cap / Net income-div (X)	0.24	1.15	19	0.11	0.85	12		1.05		0.22	1.82	10	1.37	1.22	63
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	84.32	130.36	28	137.67	152.56	50	231.48	152.85	80	186.81	136.59	79	45.12	177.68	5
Cash from ops + noncash items + op expense / Op expense + dividend	112.57	118.32	49	137.16	155.61	50	242.27	154.48	82	217.27	147.24	81	56.15	190.27	8
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	84.02	105.80	31	55.49	94.59	23	109.30	98.54	65	387.74	134.08	96	-25.36	116.34	4
Pretax operating income + interest expense / Interest expense	500.45	1,565.66	36	835.86	1,645.53	37	1,598.68	1,835.33	59	1,120.10	2,016.32	54	5.66	1,968.54	4
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	460.22	1,454.22	32	791.08	1,896.20	34	1,508.91	1,770.77	56	1,056.12	1,539.23	58	16.46	1,632.83	2
Dividends + interest from subsidiaries / Interest expense + dividends	75.25	150.57	25	134.37	174.48	44	242.88	174.12	73	195.53	150.43	75	7.64	210.80	1
Fees + other income from subsidiaries / Salary + other expenses	77.57	10.18	92	63.49	12.03	89	78.30	11.92	92	79.31	13.95	92	76.78	16.52	90
Net income / Current part of long-term debt + preferred dividends (X)	38.01	26.99	78	42.23	40.79	75	39.24	47.61	72	46.44	35.64	82		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.73	3.60	65	8.14	3.29	83	11.12	3.44	88	9.33	3.85	82	-1.94	2.64	12
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	151.54	70.90	90	68.71	69.90	56	36.42	66.37	29	46.71	81.10	26		57.84	
Dividends declared / Net income	37.69	31.93	59	25.78	27.22	48	28.17	28.27	48	38.91	42.29	47	29.40	33.08	43
Net income – dividends / Average equity.....	5.97	7.51	40	10.42	9.25	68	9.20	8.62	62	5.51	4.14	67	8.43	6.46	77
Percent of Dividends Paid															
Dividends from bank subsidiaries	82.83	133.26	34	158.51	160.45	61	285.47	155.92	79	234.95	132.17	80	0	178.13	9
Dividends from nonbank subsidiaries	3.82	2.76	77	0.01	6.19	44	0.01	4.90	44	0.03	3.41	49	8.58	7.53	77
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	86.65	183.35	26	158.52	213.42	50	285.48	203.53	75	234.98	174.85	75	8.58	260.40	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	28.99	43.79	36	39.54	43.30	44	78.03	45.96	80	84.55	60.28	73	0	66.55	4
Interest income from bank subsidiaries.....	0.13	0.21	74	0.13	0.11	80	0.12	0.11	80	0.28	0.36	68	0.14	0.54	64
Management and service fees from bank subsidiaries	6.07	0.95	89	3.41	0.87	84	4.46	0.88	85	7.34	1.47	86	7.73	1.55	85
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	35.18	52.71	40	43.08	48.70	45	82.61	51.33	80	92.16	62.88	74	7.87	69.36	9
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1,575.98	47.96	97		66.90			62.63		100	56.39	72	526.63	82.95	91
Interest income from nonbank subsidiaries.....	0	3.25	35		2.38			2.44		0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	60.34	0.51	97		0.66			0.37		0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46		0.11			0.07		0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	1,636.31	64.26	97		94.31			87.22		100	79.84	64	526.63	150.41	87
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	79.61	67.73	37	91.36	72.55	43	94.24	74.16	44	91.56	69.76	46	0	67.32	10
Interest income from bank subsidiaries.....	0.34	0.98	72	0.30	0.27	79	0.14	0.23	73	0.30	0.63	69	1.36	0.80	77
Management and service fees from bank subsidiaries	16.66	1.25	93	7.88	1.64	85	5.39	1.44	84	7.95	1.87	85	74.44	1.81	99
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	96.62	81.70	41	99.54	82.68	68	99.77	83.13	72	99.81	82.20	77	75.80	78.80	27
Dividends from nonbank subsidiaries	3.67	2.90	79	0.01	3.56	42	0	3.07	43	0.01	1.95	48	23.70	2.65	92
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0.14	0.01	91	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	3.81	4.41	72	0.01	5.69	30	0	4.67	29	0.01	4.70	34	23.70	7.29	84
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	12.72	27.96	47	6.03	28.03	37	6.06	26.38	37	6.20	27.08	38	9.22	28.33	46